Figure 1A

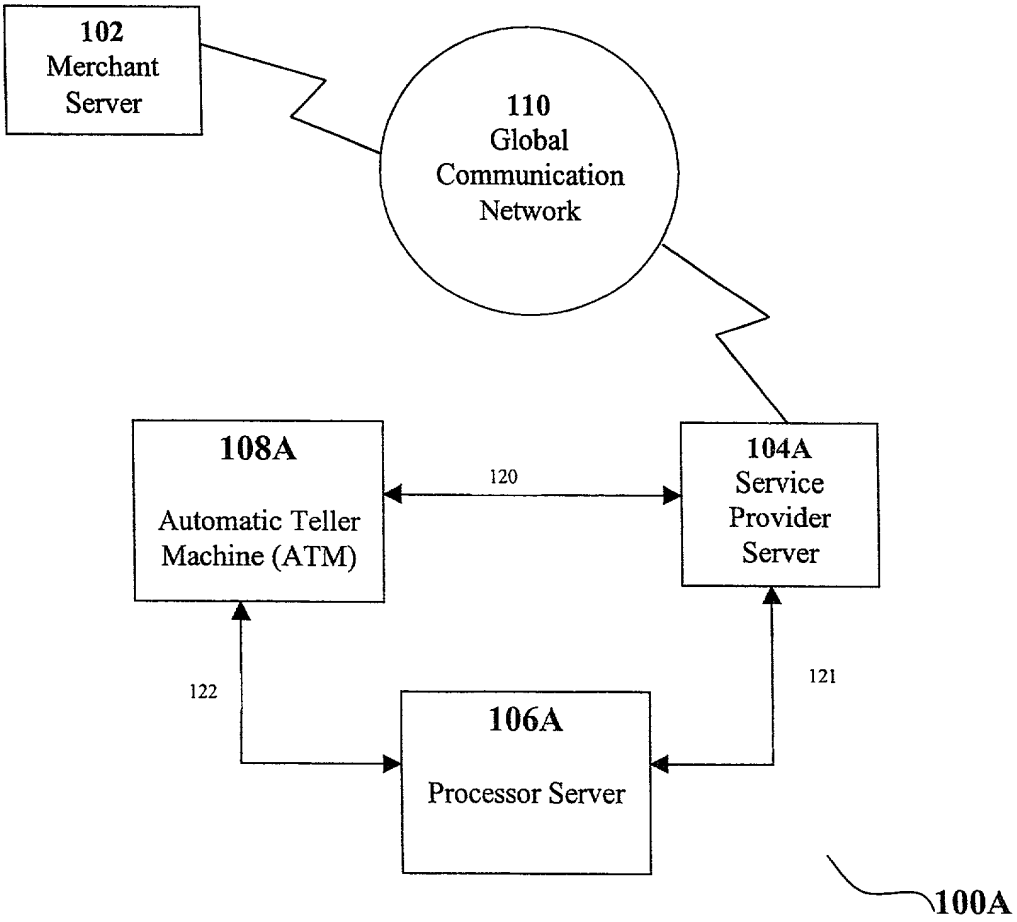
102
Merchant
Server
110
Global
Communication
Network
108A
Automatic Teller
Machine (ATM)
120
104A
Service
Provider
Server
122
121
106A
Processor Server
100A

Figure 1B

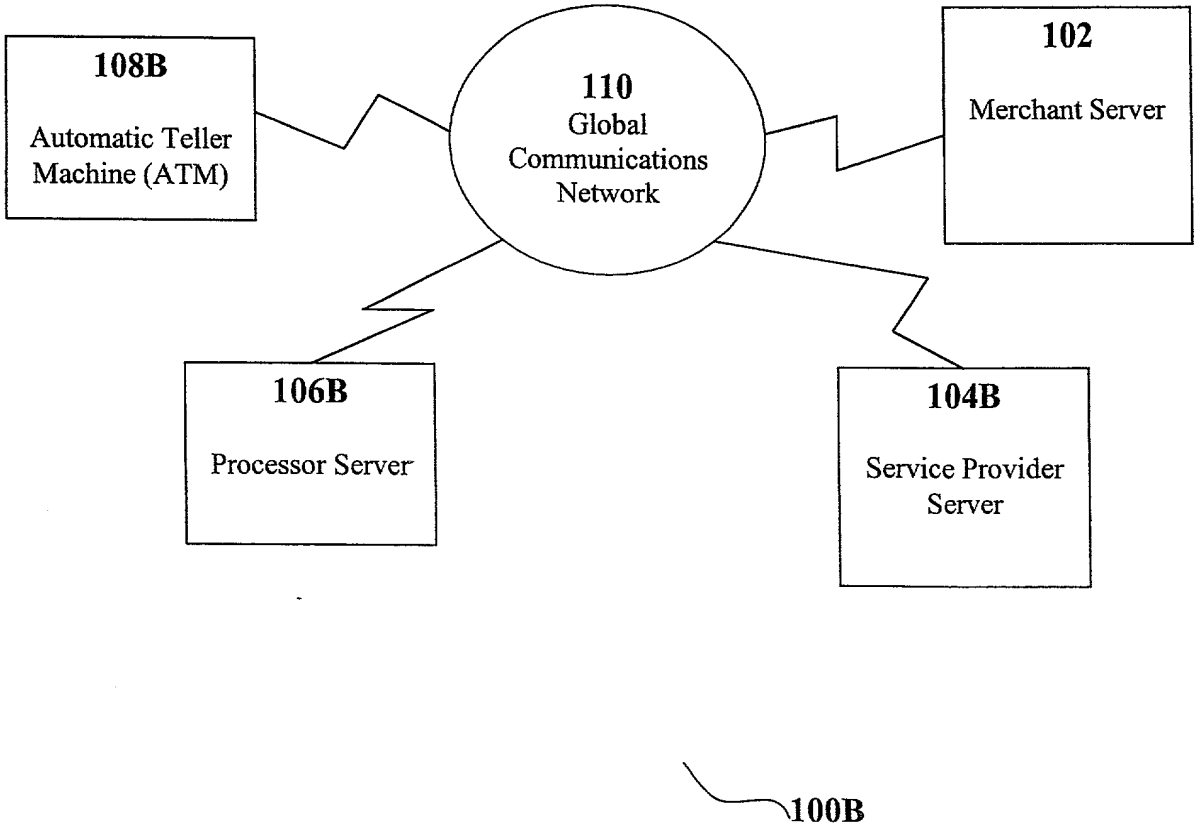

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Figure 2

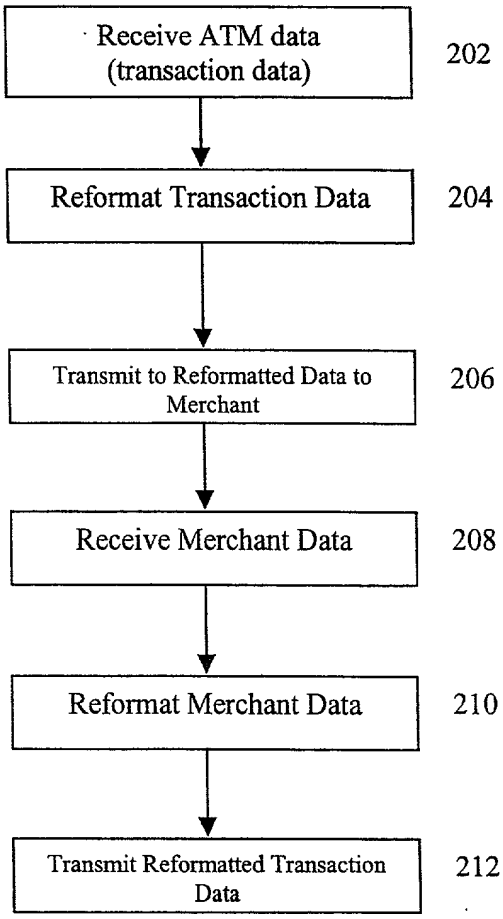

Receive ATM data (transaction data)
202
Reformat Transaction Data
204
Transmit to Reformatted Data to Merchant
206
Receive Merchant Data
208
Reformat Merchant Data
210
Transmit Reformatted Transaction Data
212

FIGURE 3A

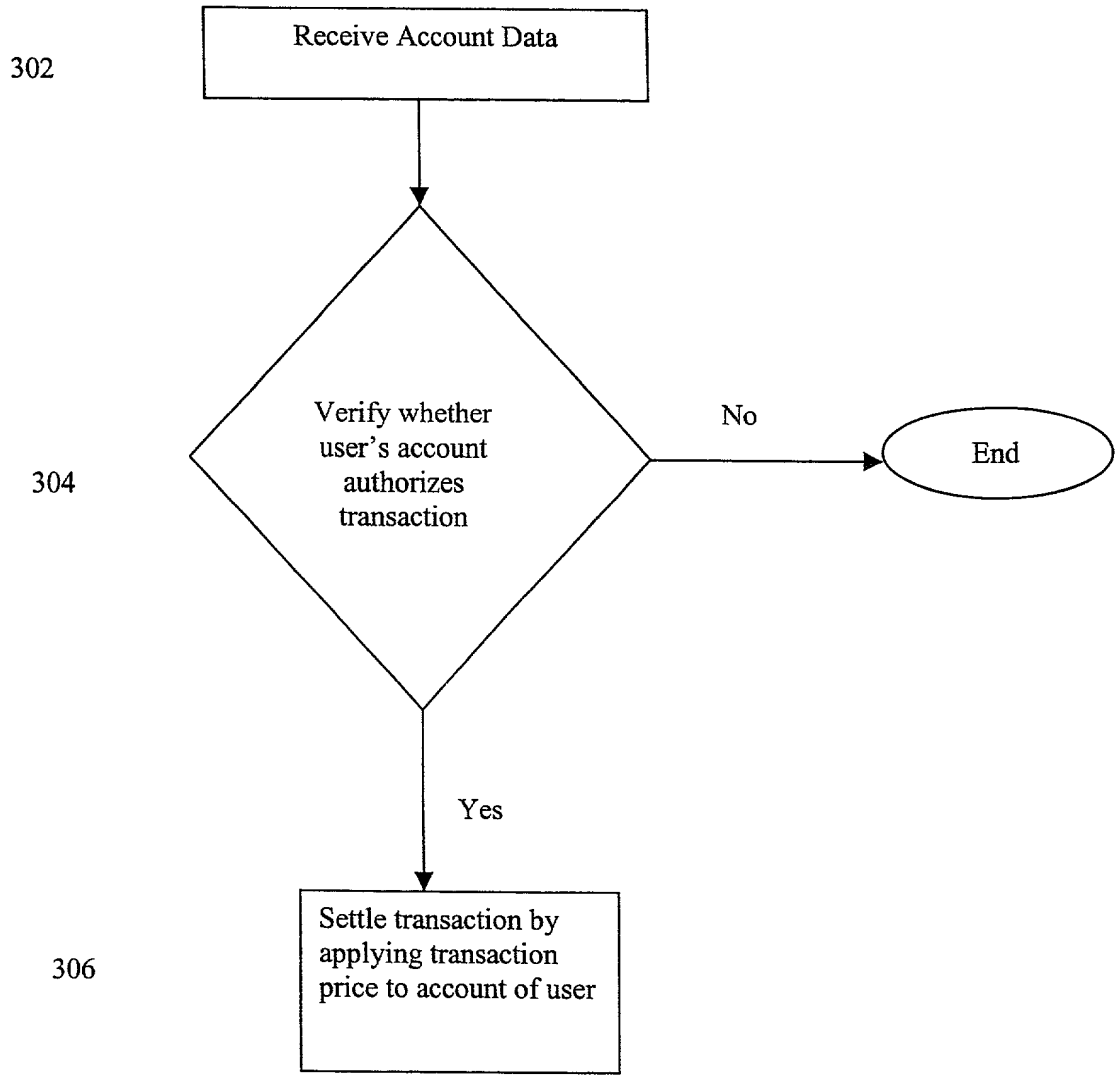

302
Receive Account Data
304
Verify whether user's account authorizes transaction
No
End
Yes
306
Settle transaction by applying transaction price to account of user

FIGURE 3B

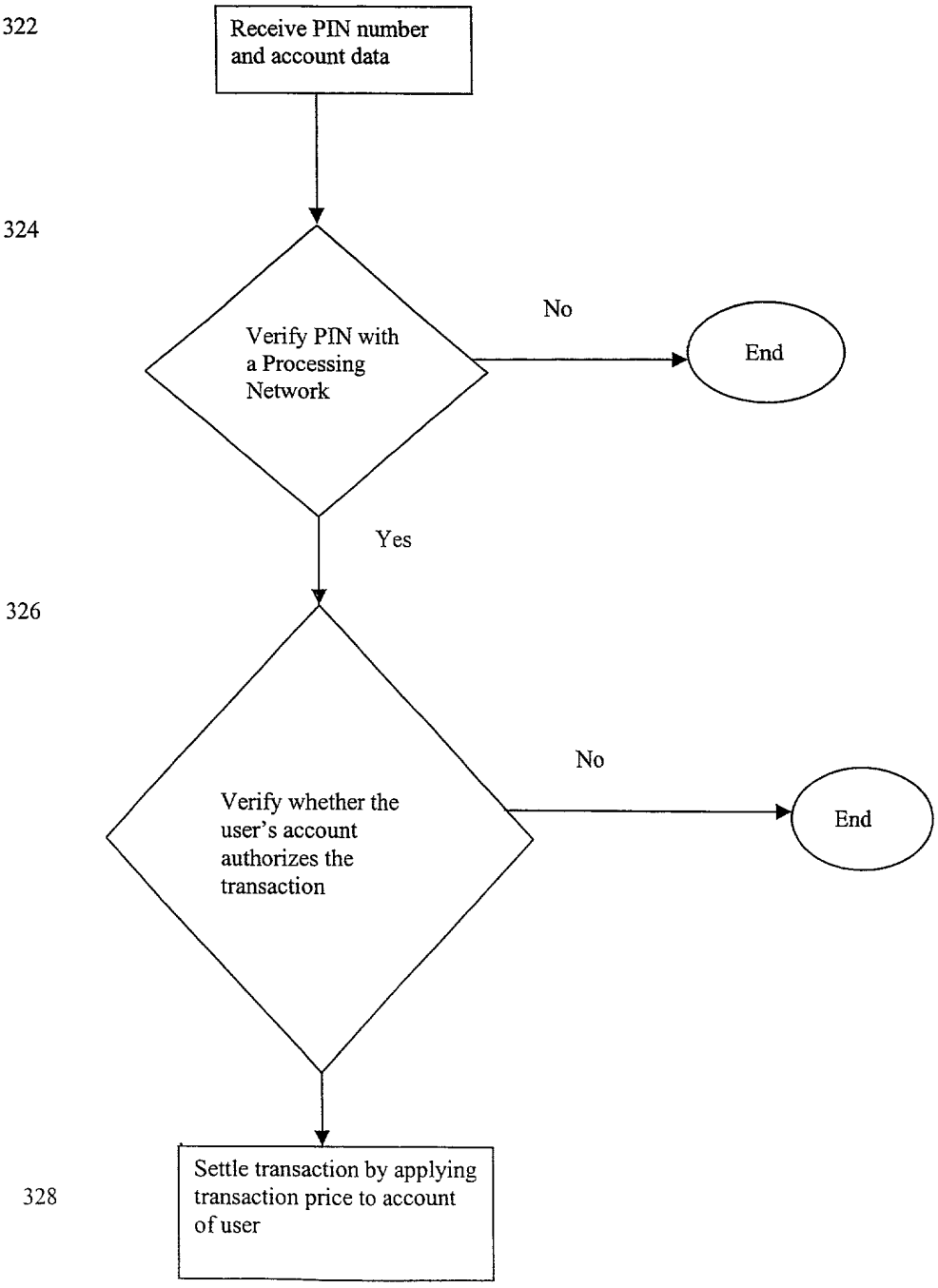
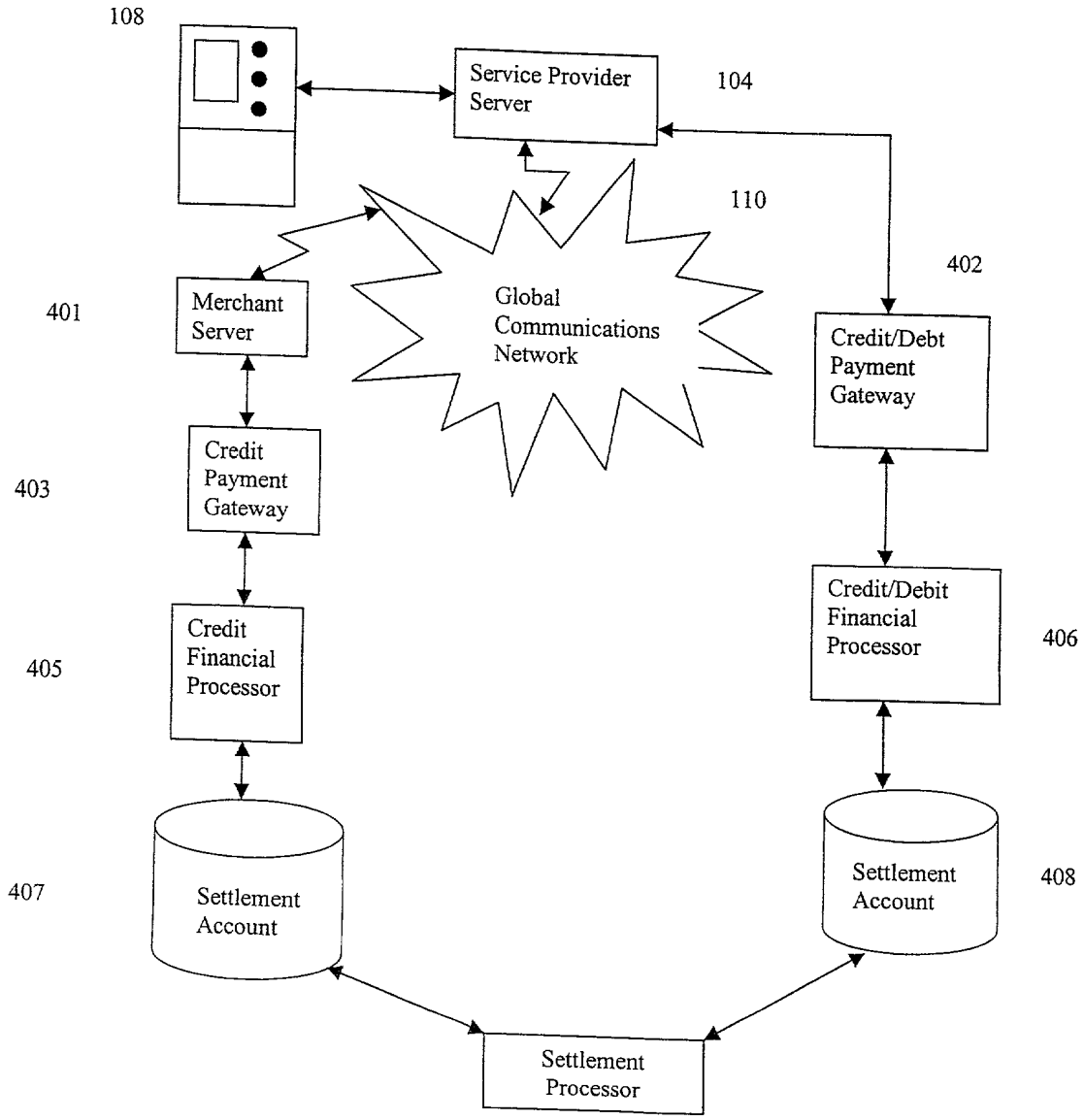

322
Receive PIN number and account data
324
Verify PIN with a Processing Network
No
End
Yes
326
Verify whether the user's account authorizes the transaction
No
End
328
Settle transaction by applying transaction price to account of user

FIGURE 4


108
Service Provider Server
104
110
Global Communications Network
402
401
Merchant Server
Credit/Debt Payment Gateway
403
Credit Payment Gateway
Credit/Debit Financial Processor
406
405
Credit Financial Processor
407
Settlement Account
Settlement Account
408
Settlement Processor
410

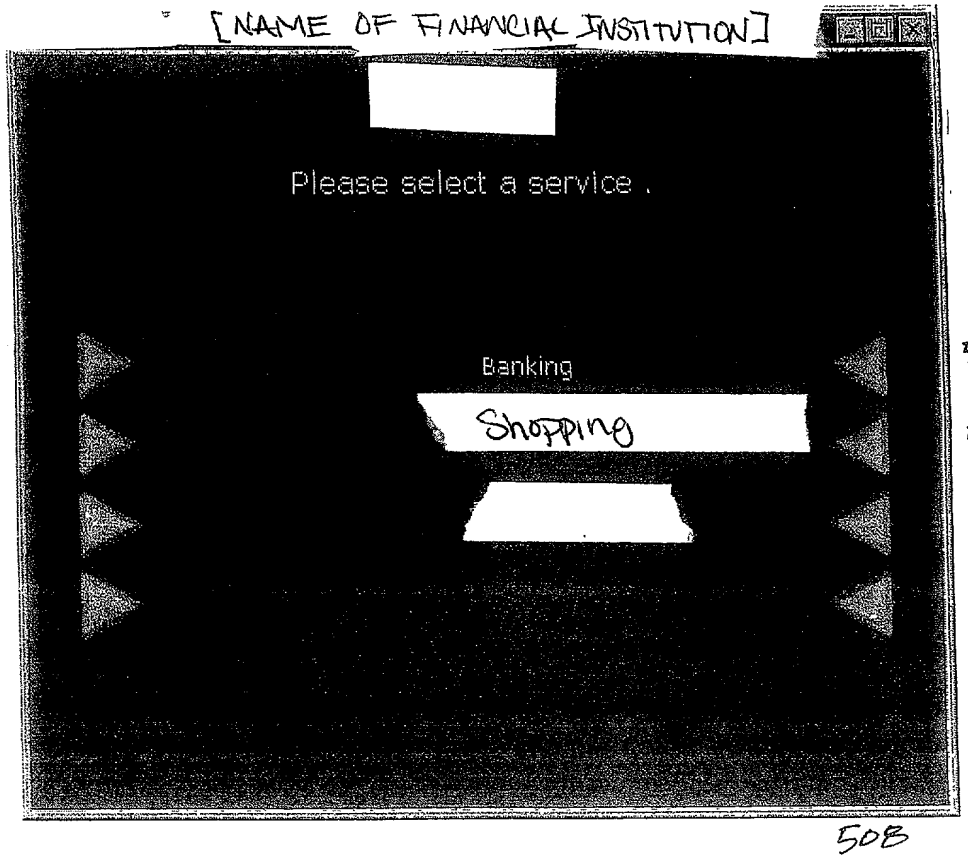

[NAME OF FINANCIAL INSTITUTION]
Please select a service .
Banking
Shopping
502
504
508

FIGURE 5

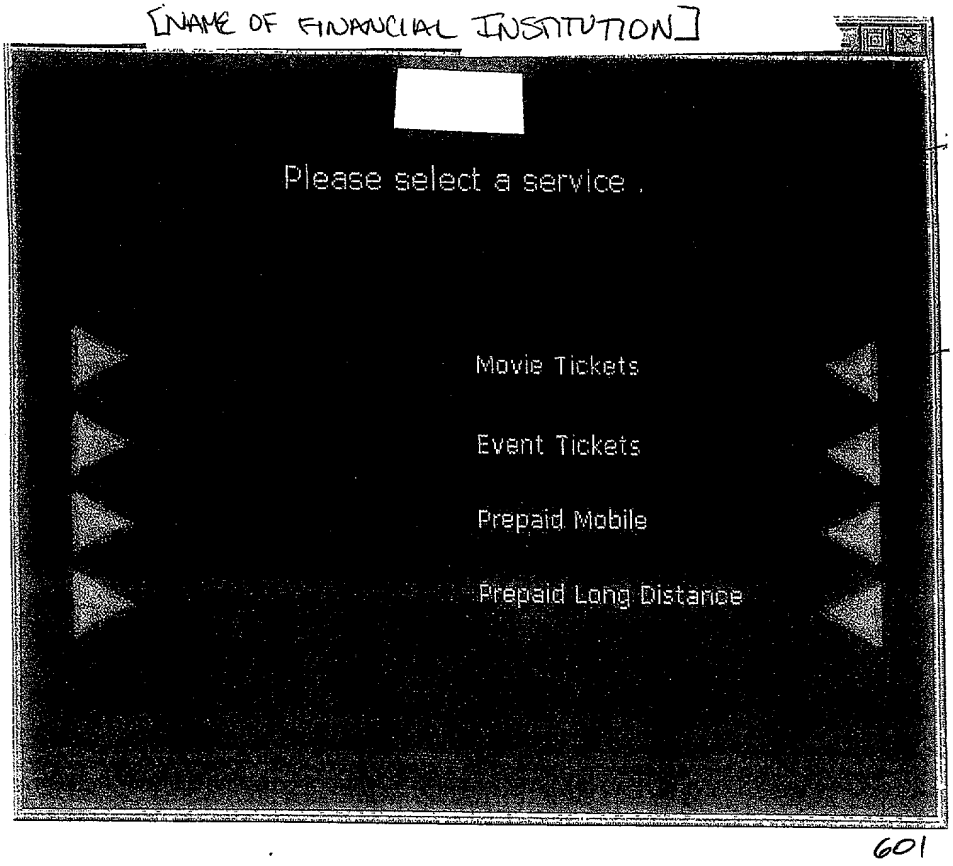


FIGURE 6

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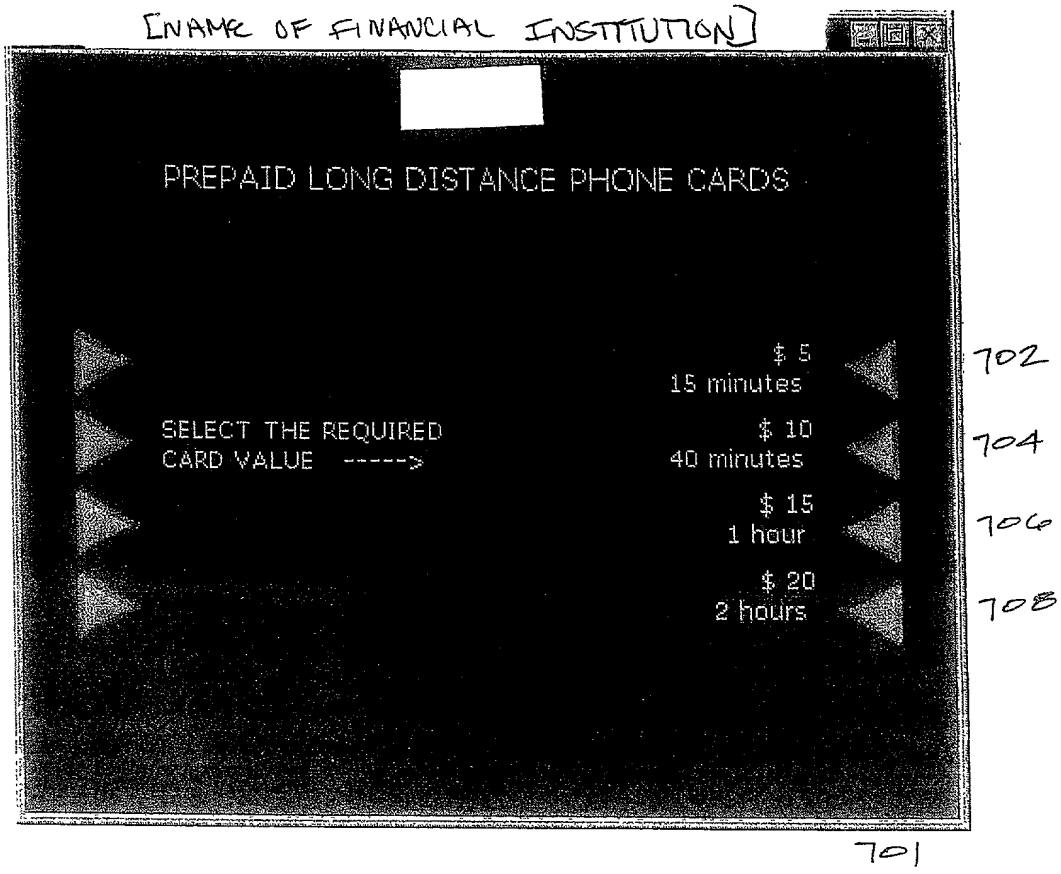
[NAME OF FINANCIAL INSTITUTION]
PREPAID LONG DISTANCE PHONE CARDS
SELECT THE REQUIRED CARD VALUE ----->
$ 5
15 minutes
$ 10
40 minutes
$ 15
1 hour
$ 20
2 hours
710
702
704
706
708
701

FIGURE 7

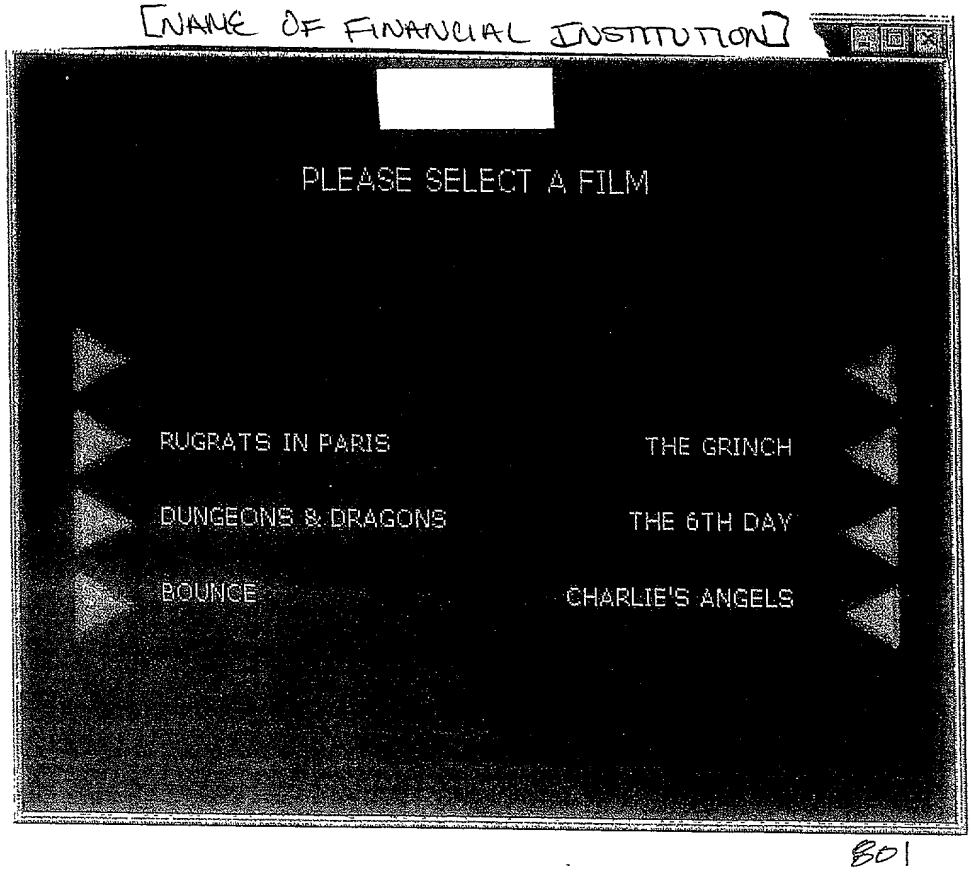
[NAME OF FINANCIAL INSTITUTION]
PLEASE SELECT A FILM
804
RUGRATS IN PARIS
THE GRINCH
802
805
DUNGEONS & DRAGONS
THE 6TH DAY
803
806
BOUNCE
CHARLIE'S ANGELS
807
801

FIGURE 8

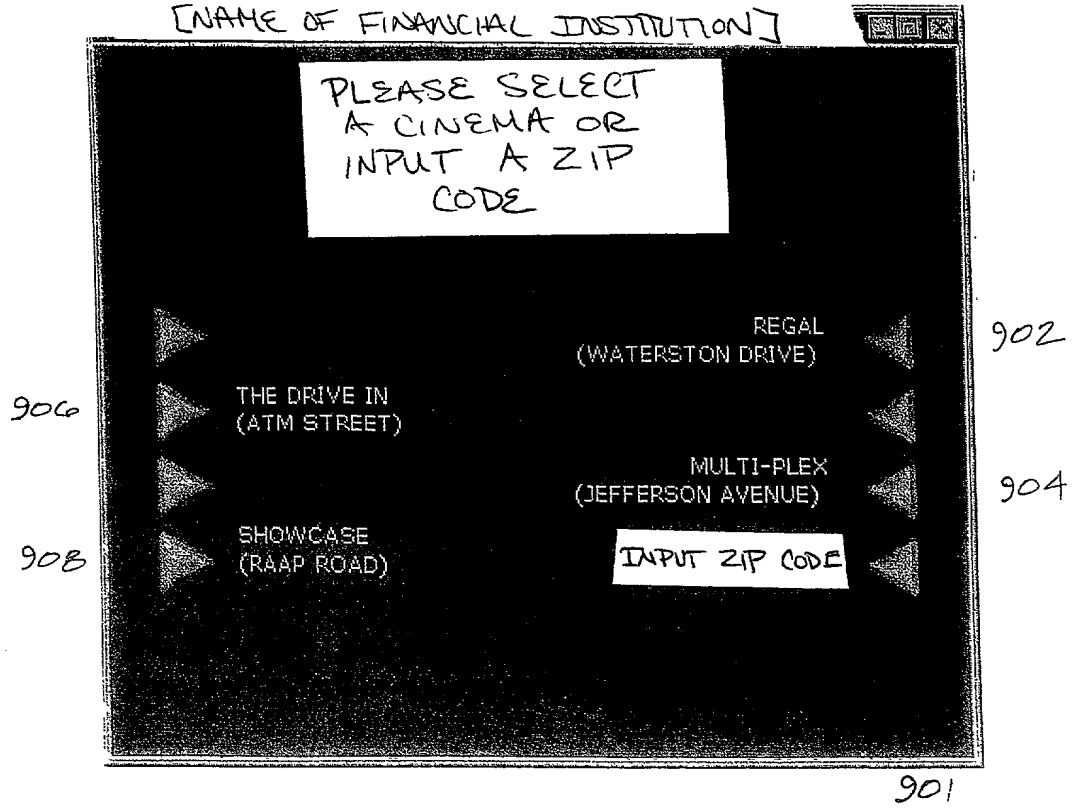

FIGURE 9

D5656648.1 4629.04

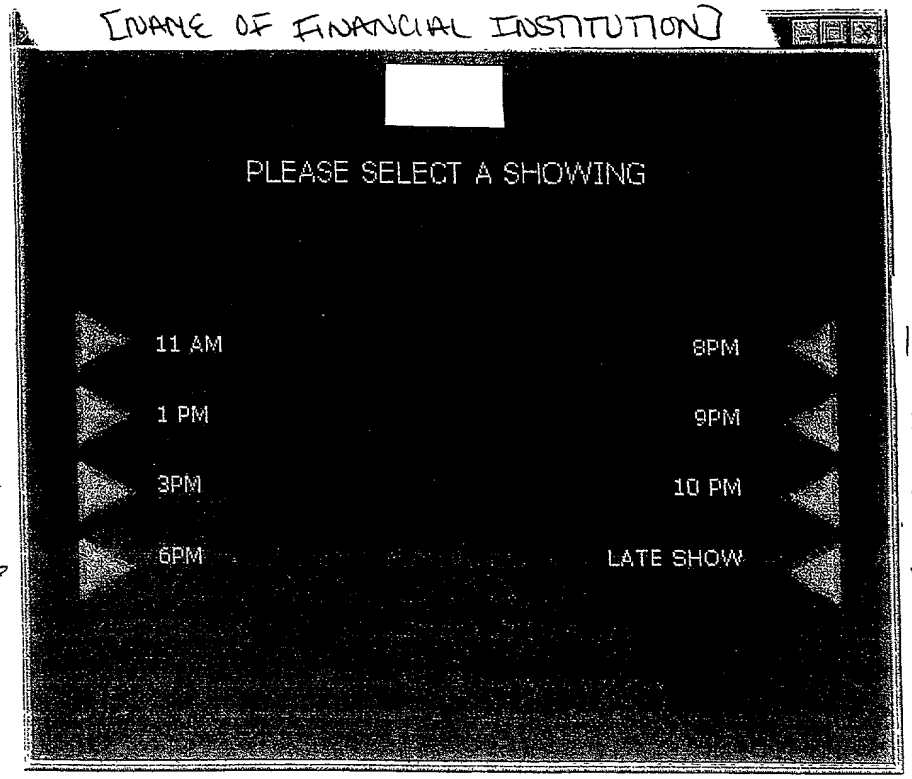

FIGURE 10

09625704.1

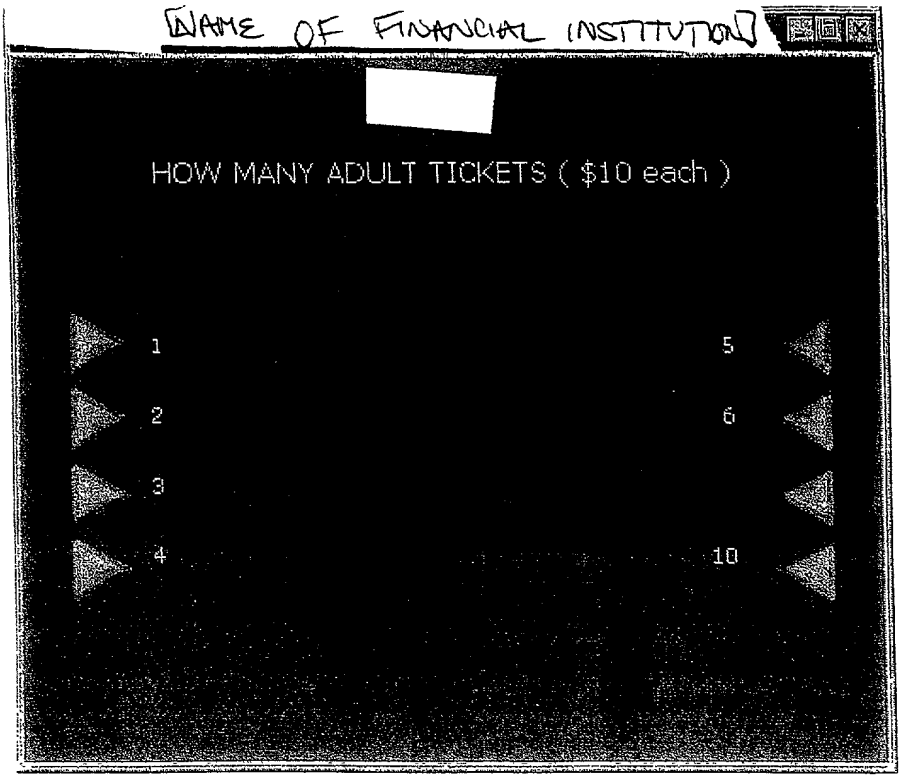

FIGURE 11

Express Mail Label No. EV 325 174 495 US

09525950.1-1525-070504

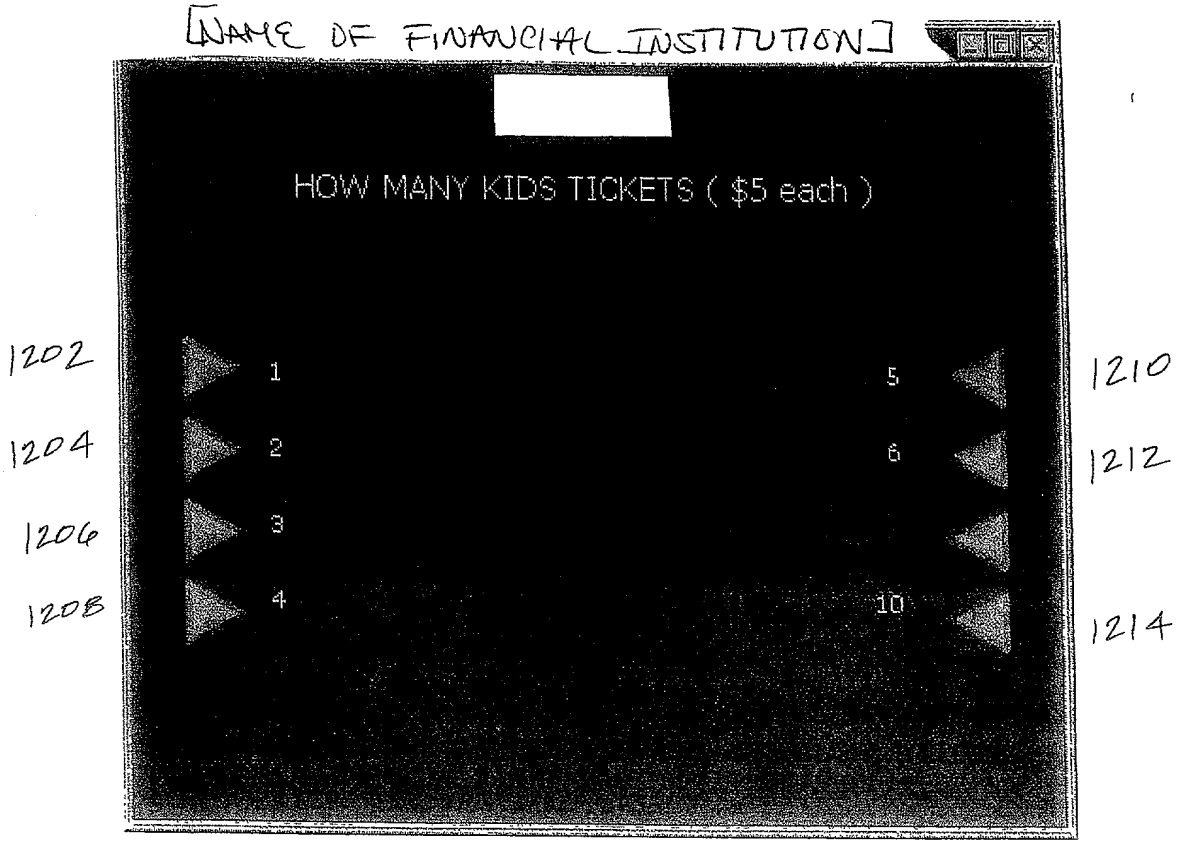

FIGURE 12

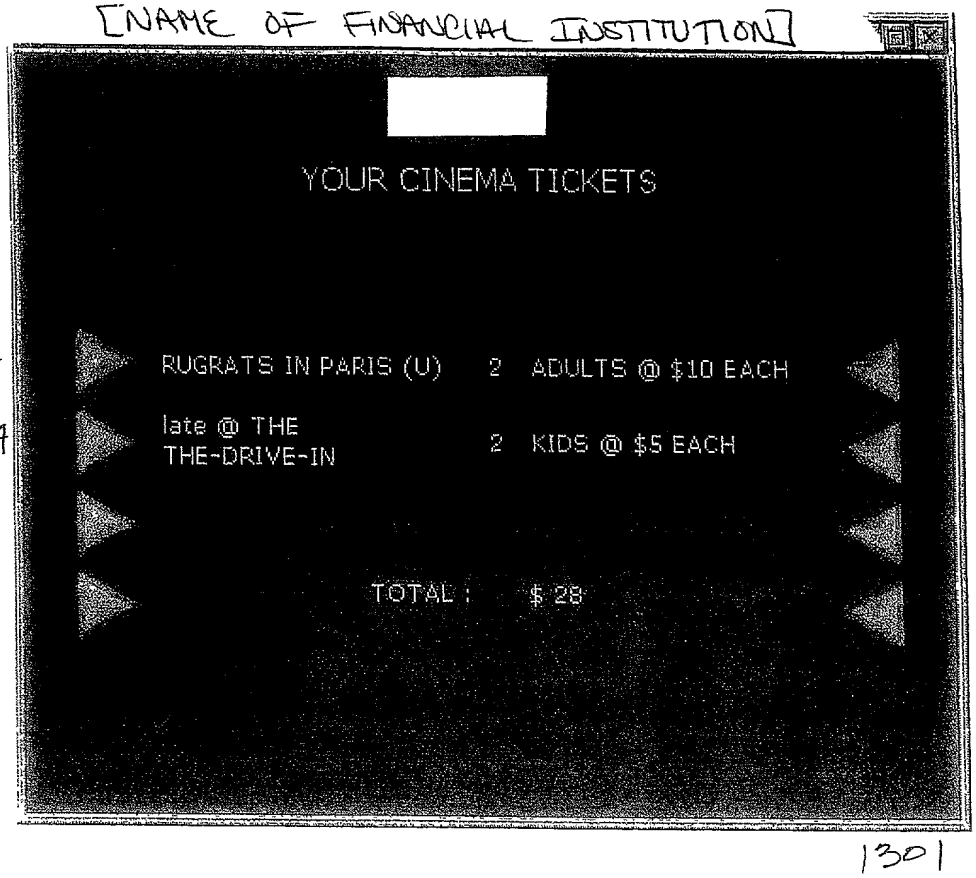
[NAME OF FINANCIAL INSTITUTION]
YOUR CINEMA TICKETS
1302
RUGRATS IN PARIS (U)
2 ADULTS @ $10 EACH
1306
1304
late @ THE THE-DRIVE-IN
2 KIDS @ $5 EACH
1308
TOTAL : $ 28
1301

FIGURE 13

Figure 14

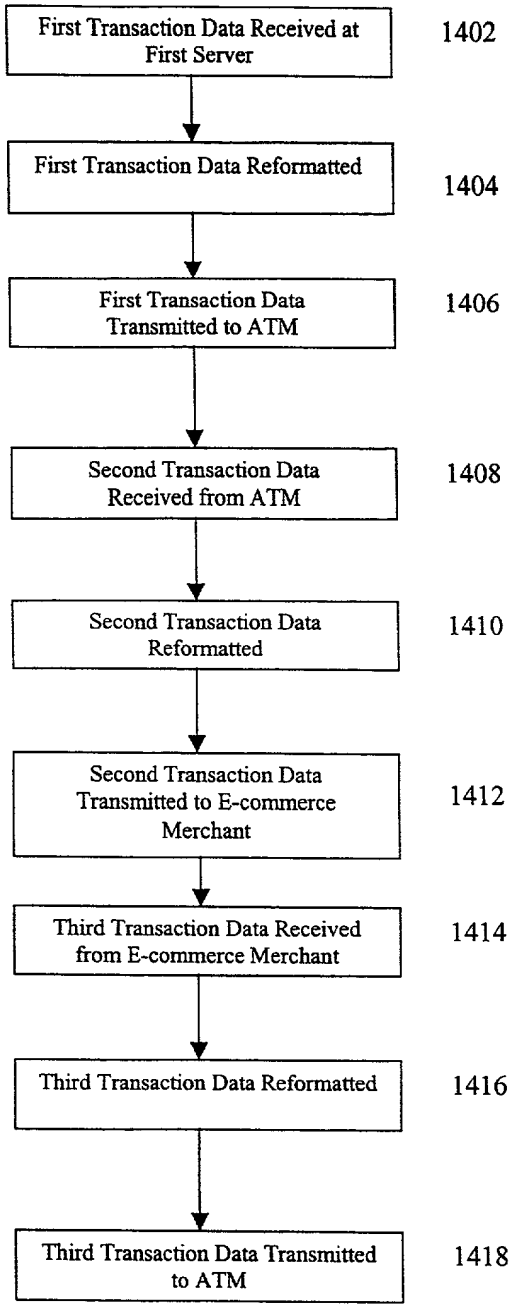
First Transaction Data Received at First Server
1402
First Transaction Data Reformatted
1404
First Transaction Data Transmitted to ATM
1406
Second Transaction Data Received from ATM
1408
Second Transaction Data Reformatted
1410
Second Transaction Data Transmitted to E-commerce Merchant
1412
Third Transaction Data Received from E-commerce Merchant
1414
Third Transaction Data Reformatted
1416
Third Transaction Data Transmitted to ATM
1418

FIGURE 15A

```
<tag>
1502  <vendor name="yourdotcom.com">
1503  <message id="card1">
1504  <header>
        1505  <name/>
        1506  <title>Please make your selection. </title>
      </header>
1507  <footer>
        www.yourdotcom.com
      </footer>

1508  <serverdata>
        1509  <data>
                1510  <name>ATMZIP</name>
                1511  </value>
              <data/>
      </serverdata>

1512  <choice>
        1513  <link>www.yourdotcom.com \gcvalue.asp</link>

        1514  <label> $1 Gift </label>

        1515  <data>
                <name>GCValue
                </name>
                <value>1</value>
                </data>
      </choice>
1516  <choice>
        1517  <link>www yourdotcom com \gcvalue asp</link>
        1518  <label> $2 Gift</label>
        1519  <data>
                <name>GCValue
                </name>

                <value>2</value>
                </data>
      </choice>
  </message>
  </vendor>
```

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The resulting output is,

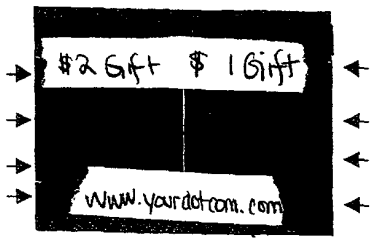

FIGURE 15B

```
<?xml version="1.0"?>
<        version='1.0'>
<vendor name='vendorname'/>
<message id='messageid'>
        <header>
            <name>SELECTION PAGE</name>
            <timer>10</timer>
            <title>PLEASE MAKE YOUR SELECTION</title>
        </header>
        <choice>
            <link>www.selectionpage.com/firstpage.asp</link>
            <data>
                <name>
                    CARDNUM
                </name>
                <value/>
            </data>
                <data>
                    <name>
                        phonenumber
                    </name>
                    <value/>
                </data>
                <data>
                    <name>PIN</name>

                </data>
        </choice>
 <infotext><input name="phonenumber" type='text' format='N' minvalue='0' maxvalue='1000000'
 maxlength='9' isrequired='true'>
 </infotext>
    </message>
 </eraap>
```

FIGURE 15C

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For the above example the response expected assuming that a gift certificate of $1 was selected.

Using HTTP Get.

www.youdotcom\GCValue.asp?value=1 1520

Using HTTP Post. 1522

```
<serverdata>
<link>http://www.yourdotcom\gcvalue.asp</ink/>
<data>
        <name>value</name>
        <value>1</value>
</data>
</serverdata>
```

FIGURE 15D

FIGURE 15E

Page requested from the Merchant and displayed on the ATM.

```
<?xml version="1.0" encoding="UTF-8"?>
<tag version="1.0">
    <vendor name="PHONECARD.COM"/>
    <message>
        <header>
            <name/>
            <title>PLEASE MAKE YOUR SELECTION</title>
        </header>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$10.00</label>
            <data>
                <name>value</name>
                <value>10</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$20.00</label>
            <data>
                <name>value</name>
                <value>20</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
        <choice>
            <link>http://www.phonecards.com/selection.asp</link>
            <label>$30.00</label>
            <data>
                <name>value</name>
                <value>30</value>
            </data>
            <data>
                <name>CARDNAME</name>
            </data>
            <data>
                <name>CARDNUM</name>
            </data>

            <data>
                <name>CARDEXP</name>
            </data>
        </choice>
    </message>
</tag>
```

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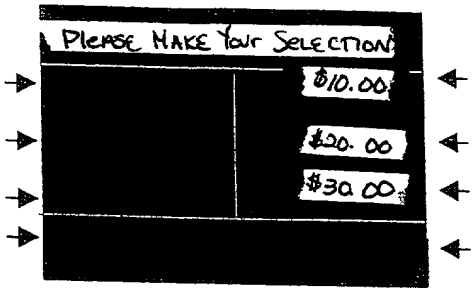

FIGURE 15F

FIGURE 15G

Using HTTP Get.

http://www.phonecards.com/selection.asp?value=10

Using HTTP Post.

1524

```
<?xml version="1.0" encoding="UTF-8"?>
< tag >
<request>
    <data>
        <name>value</name>
        <value>10</value>
    </data>
</request>
</ tag >
```

FIGURE 15H

```
< tag version="1.0">
<vendor name="PHONECARD.COM"/>
<responsedata>
        <data>
                <name>DOTCOMTXNID</name>
                <value>87234873124</value>
        </data>
        <data>
                <name>TXNVALUE</name>
                <value>10</value>
        </data>
        <data>
                <name>ReceiptID</name>
                <value>98349098993</value>
        </data>
</responsedata>
<receipt>
THANKYOU FOR USING THIS ATM <BR/> YOUR UNIQUE ID IS  <BR/>98349098993
<cut/></receipt>
</tag >
```

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Figure 16

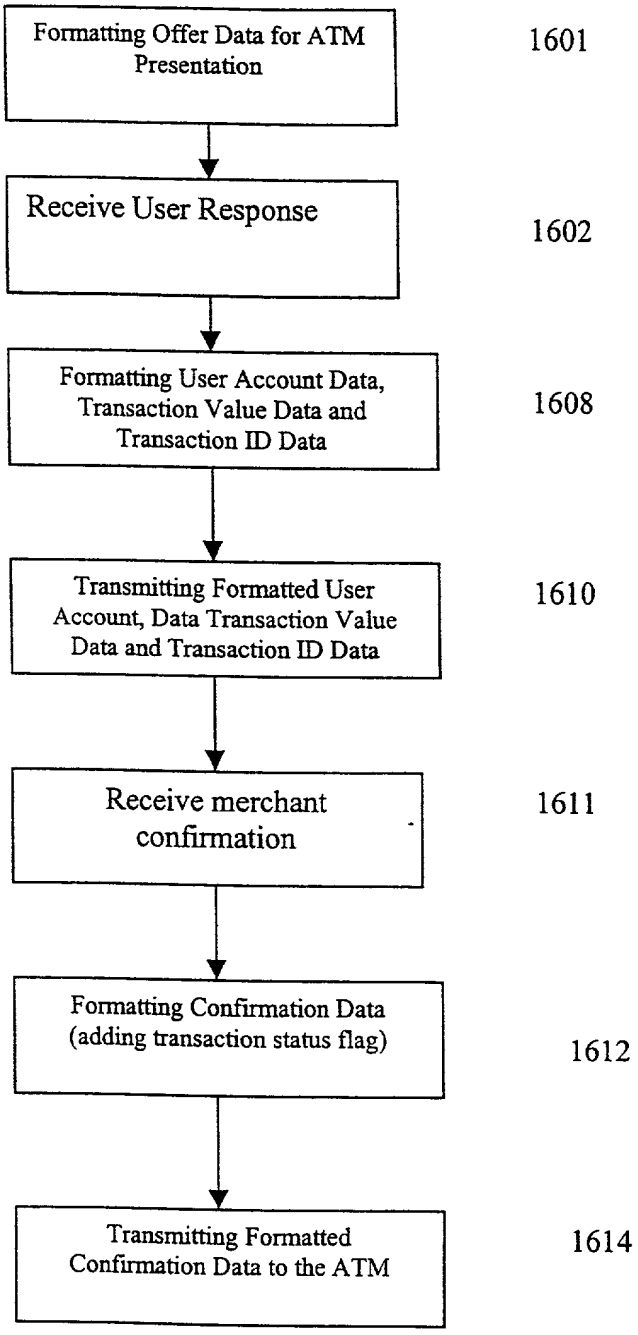

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Figure 17 (step 1601)

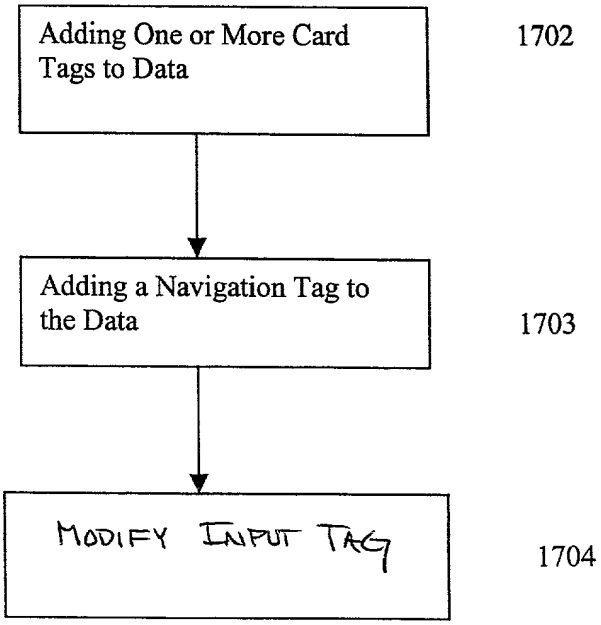
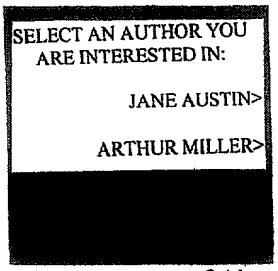
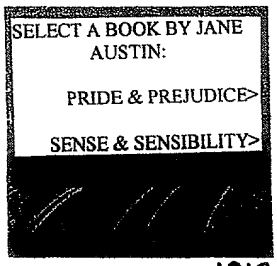


FIGURE 18A

```
<?xml version="1.0"?>
<!DOCTYPE tag >
<tag >
1802  <card id="authors"> 1801
        <crt>
          <p align="centre" area="area1">
1804        SELECT AN AUTHOR YOU ARE INTERESTED IN:
          </p>
          <do type="fkey1" label="JANE AUSTIN>"> 1810
            <go href="#janea"/>  1808
          </do>
1806      <do type="fkey2" label="ARTHUR MILLAR>">
            <go href="#arthurm"/>
          </do>
        </crt>
      </card>  1807
1814  <card id="janea">
        <crt>
          <p align="centre" area="area1">
            SELECT A BOOK BY JANE AUSTIN:
          </p>
          <do type="fkey1" label="PRIDE & PREJUDICE>">
            <go
1809  href="http://www.server.com/routing.asp?atmserviceid
      =14&tag ID=$(tag id)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK
      =http://www.raap.amazonian.com/buy.asp?bookid=japp"/>
          </do>
          <do type="fkey2" label="SENSE & SENSIBILITY>">
            <go href="
      http://www.server.com/routing.asp?
      atmserviceid=14&RAAPID=$(tag id)ATMSERVICEID=3&PWD=TBC_P
      ASSWORD&LINK=https://www.tag.amazonian.com/buy.asp?book
      id=jass"/>
          </do>
          <do type="fkey5" label="AUTHORS">
            <go href="#authors"/>
          </do>
        </crt>
      </card>
      <card id="arthurm">
```



1811



1812

Patent Application Publication

FIGURE 18B

```
</card>

<card id="purchase">

  <crt>

    <p align="left" area="area1">

YOU HAVE SELECTED SENSE AND SENSIBILITY BY JANE AUSTIN
THE PRICE OF THIS BOOK IS $54.33. DO YOU ACCEPT OR
DECLINE.

    </p>

    <do type="fkey5" lable="< Decline">

      <go href="#finish"/>

    </do>


    <do type="fkey4"  lable= Accept >">

      <go href="
https:// www. server.com/routing.asp?
atmserviceid=14& tag ID=$(tag id)&TXNSERIALNUMBER=$(txnse
rialnumer)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK=https://w
ww.tag.amazonian.com/bookid=jass&TXNVALUE=54.33&TXNCARD
NUM=$(cardnum)&TXNCARDEXP=$expdate)&TXNCARDNAME=$(cardna
me)"/>      </do>

  </crt>

</card>

<card id="finish">

  <exit/>  1813

</card>

</ tag >
```

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FIGURE 19

The following may then be returned from the server

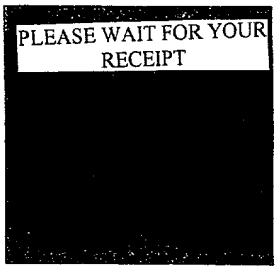
```
<?xml version="1.0"?>
<!DOCTYPE raap>
<raap>
  <card>

    <txnstatus dotcomtxnid="231231231"
txnserialnumber="4922" raaptxnid="1234567"
type="authorize"/>
    <crt>
      <p area="area1" align="center">
        PLEASE WAIT FOR YOUR RECEIPT
      </p>
    </crt>
    <rcpt>
      <p align="center">
        AMAZONIAN BOOKS CORP
      </p>
      <p align="left">
        PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE
        <br/>
        RECEIPT ID:023923782
      </p>
      <p align="left">
        <br/>
        <br/>
        <br/>
        PLEASE BUY ANOTHER BOOK
      </p>
    </rcpt>
  </card>
</raap>
```

1930

1932

1934

1936



1937

1936

AMAZONIAN BOOKS CORP

PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE
RECEIPT ID: 023923782

PLEASE BUY ANOTHER BOOK